

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-33417/ABA

Judge: _____

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 4/16/2018
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: TT

Initial Debtor: DL

Initial Co-Debtor: ML

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 2,935.00 per month to the Chapter 13 Trustee, starting on December 1, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,100.00
DOMESTIC SUPPORT OBLIGATION		
IRS	tax	\$17,000.00
State of NJ	tax	\$4,000.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
BSI	mortgage	\$68,000		\$68,000	\$2,200.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Honda 150R MC	motorcycle	\$2,000	
Members First	'13 ToyotaTundra	\$2,000	
Fulton Bank	'16 Coachman Trailer	\$22,000	
VW Credit	'16 Audi Q5	\$30,000	

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:
TDBank-'18 Jeep Wrangler

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
Ally Financial	'16 Hyundai Elantra	\$17,887.00

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees
- 3) Priority Claims, Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 4/16/2018.

Explain below **why** the plan is being modified:

BSI (mortgage) filed a POC +\$50,000 more than estimated-to make the Plan payments feasible, debtor's wish to surrender the Audi Q5 financed by VW.

Explain below **how** the plan is being modified:

Part 4(e) surrenders the Audi Q5 financed by VW, and same is taken out of section 4(g)(to be paid in full through Plan)-also the Plan payments are adjusted, by subtracting the VW POC amount + Trustee commission, divided by 60 mths.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 4/16/2018

/s/Terry Tucker
Attorney for the Debtor

Date: 4/16/2018

/s/Derek Leary
Debtor

Date: 4/16/2018

/s/Michele leary Leary
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 4/16/2018

/s/Terry Tucker
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 4/16/2018

/s/Derek Leary
Debtor

Date: 4/16/2018

/s/Michele Leary
Joint Debtor

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 Derek J Leary
 Michelle L Leary
 Debtors

Case No. 17-33417-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 61

Date Rcvd: Apr 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2018.

db/jdb
 cr +Derek J Leary, Michelle L Leary, 38 Tomasello Dr, Millville, NJ 08332-9423
 +HMC Assets LLC, Knuckles, Komosinski & Manfro, LLP, 50 Tice Blvd,
 Woodcliff, NJ 07677-7654
 cr +TD Auto Finance LLC, 950 New Loudon Rd., Latham, NY 12110-2100
 517185433 +Audi Financial Services, POB 5215, Carol Stream, IL 60197-5215
 517185434 +BSI, 314 S Franklin St 2nd Fl, POB 517, Titusville, PA 16354-0517
 517185435 +Capital One Bank (USA), PO Box 6492, Carol Stream, IL 60197-6492
 517279304 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517185436 +Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
 517185438 +Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
 517185442 +First National Credit Card, PO Box 2496, Omaha, NE 68103-2496
 517386447 +HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE, c/o Knuckles Komosinski & Manfro LLP,
 565 Taxter Road Suite 590, Elmsford NY 10523-2300
 517282047 +HMC Assets LLC, Knuckles, Komosinski & Elliott LLP, 565 Taxter Road,
 Elmsford, NY 10523-2300
 517388954 +HMC Assets, LLC, BSI Financial Services, 1425 Greenway Drice, Suite 400,
 Irving, TX 75038-2480
 517185449 +Member's 1st FCU, 37 W Landis Ave, Vineland, NJ 08360-8122
 517202544 +Members 1st of NJ Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610,
 229 Broad Street, Red Bank, NJ 07701-2009
 517197413 +Nelnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth,
 4 Quakerbridge Plaza PO Box 548, Trenton NJ 08625-0548
 517185453 +New York & Co., PO Box 659728, San Antonio, TX 78265-9728
 517185454 +Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
 517185455 +Police and Fire FCU, 901 Arch St, Philadelphia, pa 19107-2495
 517366859 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
 517185456 +State of New Jersey, Division of Taxation, 50 Barrack St POB 269,
 Trenton, New Jersey 08646-0269
 517248670 +TD Auto Finance LLC, Schiller, Knapp, Lefkowitz & Hertzell LLP,
 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
 517247164 +TD Auto Finance, LLC, Trustee Payment Department, PO Box 16041, Lewiston, ME 04243-9523
 517185459 TDBank Auto, POB 99755, Sacramento, CA 95899
 517185457 +Target, PO Box 660170, Dallas, TX 75266-0170
 517185458 +Target Card Services, PO Box 660170, Dallas, TX 75266-0170
 517215867 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
 517185460 +Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 17 2018 23:32:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 17 2018 23:32:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr E-mail/Text: ally@ebn.phinsolutions.com Apr 17 2018 23:31:12 Ally Capital,
 serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 517197215 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 17 2018 23:32:18
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088
 517185444 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 17 2018 23:32:18 Honda Financial, POB 1844,
 Alpharetta, GA 30023
 517213820 E-mail/Text: ally@ebn.phinsolutions.com Apr 17 2018 23:31:12 Ally Capital, PO Box 130424,
 Roseville MN 55113-0004
 517185430 +E-mail/Text: ally@ebn.phinsolutions.com Apr 17 2018 23:31:12 Ally Financial, POB 380901,
 Bloomington, MN 55438-0901
 517185431 +E-mail/PDF: gecsedirecoverycorp.com Apr 17 2018 23:36:56 Amazon, PO Box 960013,
 Orlando, FL 32896-0013
 517185432 +E-mail/PDF: gecsedirecoverycorp.com Apr 17 2018 23:37:26 American Eagle, PO Box 530942,
 Atlanta, GA 30353-0942
 517185437 +E-mail/PDF: gecsedirecoverycorp.com Apr 17 2018 23:36:58 Care Credit, PO Box 960061,
 Orlando, FL 32896-0061
 517185439 +E-mail/PDF: creditonebknofications@resurgent.com Apr 17 2018 23:36:39 Credit One,
 PO Box 98873, Las Vegas, NV 89193-8873
 517185440 +E-mail/PDF: gecsedirecoverycorp.com Apr 17 2018 23:36:58 Dicks, PO Box 530916,
 Atlanta, GA 30353-0916
 517185441 +E-mail/Text: mrdiscen@discover.com Apr 17 2018 23:31:14 Discover, PO Box 71084,
 Charlotte, NC 28272-1084
 517204069 +E-mail/Text: mrdiscen@discover.com Apr 17 2018 23:31:14 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
 517185443 +E-mail/Text: bankruptcy@fult.com Apr 17 2018 23:33:16 Fulton Bank, 533 Fellowship Rd #250,
 Mt laurel, NJ 08054-3411

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 61

Date Rcvd: Apr 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517185445 +E-mail/Text: cio.bncmail@irs.gov Apr 17 2018 23:31:37 IRS, POB 7346,
Philadelphia, Pennsylvania 19101-7346
517185446 +E-mail/Text: bnckohlsnotices@becket-lee.com Apr 17 2018 23:31:24 Kohl's, PO Box 2983,
Milwaukee, WI 53201-2983
517382070 E-mail/PDF: resurgentbknofications@resurgent.com Apr 17 2018 23:37:41
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517382063 E-mail/PDF: resurgentbknofications@resurgent.com Apr 17 2018 23:37:40
LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517382100 E-mail/PDF: resurgentbknofications@resurgent.com Apr 17 2018 23:37:10
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517382061 E-mail/PDF: resurgentbknofications@resurgent.com Apr 17 2018 23:36:38
LVNV Funding, LLC its successors and assigns as, assignee of LGI SPV I,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517185447 +E-mail/Text: bk@lendingclub.com Apr 17 2018 23:32:40 Lending Club,
71 Stevenson Street Suite 300, San Francisco, CA 94105-2985
517185448 +E-mail/PDF: gecsed@recoverycorp.com Apr 17 2018 23:37:26 Lowes, PO Box 530914,
Atlanta, GA 30353-0914
517382863 E-mail/Text: bkr@cardworks.com Apr 17 2018 23:31:04 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517341054 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 17 2018 23:32:00 MIDLAND FUNDING LLC,
PO BOX 2011, Warren MI 48090-2011
517185450 +E-mail/Text: bmyers@membersonenj.org Apr 17 2018 23:31:56 Members 1st of NJ FCU,
37 West Landis Ave., Vineland, NJ 08360-8122
517185451 +E-mail/Text: bkr@cardworks.com Apr 17 2018 23:31:05 Merrick Bank, PO Box 660702,
Dallas, TX 75266-0702
517185452 +E-mail/Text: electronicbkydocs@nelnet.net Apr 17 2018 23:32:12 Nelnet, PO Box 2970,
Omaha, NE 68103-2970
517375324 E-mail/Text: bnc-quantum@quantum3group.com Apr 17 2018 23:31:54
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517186190 +E-mail/PDF: gecsed@recoverycorp.com Apr 17 2018 23:36:31 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517386593 +E-mail/Text: bncmail@w-legal.com Apr 17 2018 23:32:18 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517185462 +E-mail/PDF: gecsed@recoverycorp.com Apr 17 2018 23:36:58 Walmart, PO Box 530927,
Atlanta, GA 30353-0927
517185461 +E-mail/PDF: gecsed@recoverycorp.com Apr 17 2018 23:36:57 Walmart, PO Box 960024,
Orlando, FL 32896-0024

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Members 1st of NJ Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610,
229 Broad Street, Red Bank, NJ 07701-2009
517315395* +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 61

Date Rcvd: Apr 17, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2018 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Karen B. Olson on behalf of Creditor HMC Assets LLC kbo@kkmlp.com, nmm@kkmlp.com
Michael R. DuPont on behalf of Creditor Members 1st of NJ Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
R. A. Lebron on behalf of Creditor FULTON BANK OF NEW JERSEY bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor VW Credit Inc. dba Audi Financial Services
rsolarz@kmlawgroup.com
Richard James Tracy, III on behalf of Creditor TD Auto Finance LLC rtracy@schillerknapp.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com
Terry Tucker on behalf of Joint Debtor Michelle L Leary terrytucker@comcast.net
Terry Tucker on behalf of Debtor Derek J Leary terrytucker@comcast.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11